

# SCAMS TO BE AWARE OF IN OUR COMMUNITY

## COMMON SCAMS

- The Lottery Scam (You have won!)
- The Nigerian Scam (I am the former Oil Minister of Nigeria...)
- The Grandparent Scam (Nana...I'm in Niagra Falls and I've been arrested...don't tell Mom)
- The Mystery Shopper Scam (We will pay you to shop for us...and test Western Union or Moneygram)
- Gypsy/Handyman Scam (We'll seal your driveway for you...)
- Craigs List/Classified Scams (Oops...we sent you too much money...wire some back)
- Tax Return Fraud (Someone files a tax return in your name, and collects a fake, large tax refund)
- IRS Scams (Spoof IRS Phone number and bully people into paying false tax payments)
- Medicare Scams ("Free" equipment or services, "free" consultations, pressure selling of expensive medical services)
- Romance Scam (I need money to fly to Maine to meet you...)
- Counterfeit Drug Scams
- Funeral & Cemetery Scams

## RED FLAGS

Anytime someone wants you to send money, or make a hasty decision...these are Red Flags!

Slow down, and talk it over with another trusted individual or your financial institution before responding.

## FAMILY SCAMMERS

- Abusers who are family members often have money troubles that may be made worse by unemployment, gambling, or substance abuse problems.
- Grandchild stealing checks from back of checkbook
- Pressure to add name to an account
- Pressure to sign over the house
- Pressure to sign a POA
- Paying personal bills from Elder's account